

Certificate Number: 20102-PAE-DE-037909534

Bankruptcy Case Number: 20-10305



20102-PAE-DE-037909534

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2023, at 5:20 o'clock PM EDT, Marcia Garraway completed a course on personal financial management given by internet by 1stopbk.com Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 3, 2023 By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager